

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CESAR M BALBUENA

Debtor(s)

Case No. 09-34950

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2009.
- 2) The plan was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/29/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/25/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,400.00.
- 10) Amount of unsecured claims discharged without payment: \$41,603.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$44,009.50  
Less amount refunded to debtor \$721.50

**NET RECEIPTS: \$43,288.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,180.23  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,680.23**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	830.00	827.28	827.28	196.89	0.00
AMERICASH LOANS LLC	Unsecured	1,480.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,030.00	NA	NA	0.00	0.00
ASPIRE	Unsecured	1,455.00	NA	NA	0.00	0.00
ASPIRE CB & T	Unsecured	1,455.00	NA	NA	0.00	0.00
BALABAN FURNITURE LTD	Secured	770.00	777.00	770.00	770.00	94.46
BALABAN FURNITURE LTD	Unsecured	NA	0.00	181.08	43.10	0.00
BANK OF AMERICA NA	Unsecured	1,010.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	560.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	21,450.00	23,330.71	23,248.47	23,248.47	4,833.33
COLUMBUS B&T GEORGIA	Unsecured	1,455.00	NA	NA	0.00	0.00
CONTRACT CALLERS	Unsecured	370.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	290.00	NA	NA	0.00	0.00
DELL FINANCIAL	Secured	2,500.00	0.00	2,500.00	2,500.00	314.91
HSBC BANK	Unsecured	1,050.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	135.00	151.94	151.94	36.16	0.00
LVNV FUNDING	Unsecured	300.00	309.43	309.43	73.65	0.00
NATIONAL CITY CENTER	Unsecured	380.00	NA	NA	0.00	0.00
NORTHWESTERN BUSINESS COLLEC	Unsecured	1,740.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,780.00	NA	NA	0.00	0.00
PENTAGROUP FINANCIAL LLC	Unsecured	750.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	410.00	NA	NA	0.00	0.00
QUICKCLICK LOANS LLC	Unsecured	2,060.00	NA	NA	0.00	0.00
REFUND ADVANTAGE	Unsecured	865.00	NA	NA	0.00	0.00
SALLIE MAE LSCF	Unsecured	1,915.00	NA	NA	0.00	0.00
SALLIE MAE LSCF	Unsecured	2,830.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	385.00	185.60	185.60	44.17	0.00
UNITED STUDENT AID FUNDS	Unsecured	6,345.00	7,668.68	7,668.68	1,825.16	0.00
UNITED STUDENT AID FUNDS	Unsecured	4,840.00	5,123.41	5,123.41	1,219.38	0.00
UNITED STUDENT AID FUNDS	Unsecured	1,455.00	1,472.41	1,472.41	350.44	0.00
VL FUNDING LLC	Unsecured	3,170.00	8,645.49	8,645.49	2,057.65	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,248.47	\$23,248.47	\$4,833.33
All Other Secured	\$3,270.00	\$3,270.00	\$409.37
<b>TOTAL SECURED:</b>	<b>\$26,518.47</b>	<b>\$26,518.47</b>	<b>\$5,242.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,565.32</b>	<b>\$5,846.60</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,680.23</u>
Disbursements to Creditors	<u>\$37,607.77</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$43,288.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.